

Guideline for BAHTNET Services
in the case of the Coronavirus 2019 (COVID-19) Outbreak

In responding to the Coronavirus 2019 (COVID-19) outbreak which can potentially pose severe impacts to businesses and the general public both directly and indirectly, the BOT has prepared this guideline to ensure continuity of business operations and payment services in accommodating the needs of the public and private sectors as well as to foster confidence in the nation's payment systems.

This guideline is for the BAHTNET system operation from 1st April 2020, onwards, until the situation returns to normal by which the BOT will notify later.

Scenarios that may arise during the outbreak under the assumption that both the BAHTNET system and the member's client system are ready for use are as follows:

Scenario	Operating Site	Staff
1	✓	✗
2	✗	✓
3	✗	✗

Members should make arrangements for the above 3 scenarios according to the following advice of the BOT.

1. Prepare a backup clean site as a third site in case both the main and the secondary sites have to be closed-off for disinfection. The members may consider using a closed bank branch with available equipment and a secure network linked to the BOT and;

2. Prepare the third backup team (clean staff) to substitute for personnel that might be retained for isolation or home quarantine.

In preparation for the above situation, financial institutions can make adjustments appropriate for their environments, resources, and work processes.

However, the BOT has prepared an emergency measure as a last resort to lessen impacts that may arise in the event that the members need to conduct a funds transfer transaction but are unable to perform operations on their premises, as follows:

- (1) 10 backup BAHTNET Workstations

(2) Funds transfer services according to a transfer instruction listing.

Institutions intending to use the abovementioned service, please coordinate with the BAHTNET team for security and infectious prevention arrangements. The guideline for using the backup BAHTNET workstation at the BOT and the guideline for funds transfer services according to a transfer instruction listing can be downloaded from the BOT Website under Payment Systems / Payment Systems Notification & Circulars.

In addition, the BOT has relaxed the rules on service extension, fees, and fines as follows.

1. BAHTNET users may request for extension of the normal service hours as necessary as stipulated in the existing guideline. The BOT will extend the service hours as needed, but no later than 8:00 p.m., and the BOT will not charge any fee for the request for an extension.
2. The BOT will charge service fees for any funds transfer occurring from 4.00 p.m. to the BAHTNET closing time using the 2nd fee rate zone, except orders for securities settlement submitted through RDL linkage or as announced by the Thailand Securities Depository Co., Ltd. (TSD).
3. BAHTNET users unable to comply with the rules on the proportion of funds transferring via BAHTNET (30:70) according to the Notification of the Bank of Thailand on criteria on Intraday Liquidity Facilities (ILF) and proportion of funds transfer via BAHTNET will continue to receive a fee discount for that month.
4. BAHTNET users are allowed to submit confirmation documents of BAHTNET funds transfer transactions later than the prescribed time until the situation returns to normal.
5. In the event that the BAHTNET user makes changes to the operating site or the institution's BAHTNET contact person, the user shall notify the change to and coordinate with the BAHTNET Help Desk to maintain communication at all the time.
6. If the BAHTNET users wish to make inquiries on the outstanding balance of the

current account, account statements, transfer transactions, and/or system reports, the user shall prepare a letter of notification of the designated institution's BAHTNET contact person for such case using the enclosed form. The BOT will send the requested information/reports via e-mail to prevent the information from being disclosed to unrelated parties.

7. The BOT will send the requested information according to item 6 to persons listed as the institution's BAHTNET contact person notified to the BOT only.

For further inquiries, please contact:

BAHTNET Team, Tel 0-2283-5045 or Email: bnhelpdesk@bot.or.th

Payment and Bond Department

Bank of Thailand

Guideline for ICAS Services
in the case of the Coronavirus 2019 (COVID-19) Outbreak

In responding to the Coronavirus 2019 (COVID-19) outbreak which can potentially pose severe impacts to businesses and the general public both directly and indirectly, the BOT has prepared this guideline to ensure continuity of business operations and payment services in accommodating the needs of the public and private sectors as well as to foster confidence in the nation's payment systems.

This guideline is for the operation of the Imaged Cheque Clearing System and Archive System from 1st April 2020 onwards, until the situation returns to normal by which the BOT will notify later.

Scenarios that may arise during the outbreak under the assumption that both the ICAS system and the member's client system are ready for use are as follows:

Scenario	Operating Site	Staff
1	✓	✗
2	✗	✓
3	✗	✗

Members should make arrangements for the above 3 scenarios according to the following advice of the BOT.

1. Prepare a backup clean site as a third site in case both the main and the secondary sites have to be closed-off for disinfection. The members may consider using a closed bank branch with available equipment and a secure networks linked to the BOT; and

2. Prepare the third backup team (clean Staff) to substitute for personnel that might be retained for isolation or home quarantine.

In preparation for the above situation, financial institutions can make adjustments appropriate for their environments, resources, and work processes.

In addition, the BOT has relaxed the rules on service extension, fees, and fines as follows.

1. The Request for an Extension of Normal Cheque Clearing Settlement

1.1 Same-day Settlement

The member banks must proceed according to the existing guideline and submit a request for an extension to the BOT 15 minutes prior to the cut-off time (3.45 p.m.). The BOT will extend the settlement closing time to no later than 4:30 p.m. and the settlement to 5 p.m. The BOT will not charge any fee for the extension request.

1.2 Next-day Settlement

The member banks must proceed according to the existing guideline and submit a request for an extension to the BOT 15 minutes prior to the cut-off time (10.00 a.m.). The BOT will extend the settlement closing time to no later than 10:30 a.m. and the settlement to 11:30 a.m. The BOT will not charge any fee for the extension request.

2. Changes of Operating Site or the ICAS coordinators

The member banks shall notify the change to and coordinate with the ICAS Help Desk to maintain communication at all times.

If the members wish to make inquiries or request for a net clearing position report and cheque clearing data in the ICAS system from the BOT, the members shall prepare a letter of notification of ICAS Coordinators using the attached form. The BOT will send the requested information/reports via e-mail to prevent the information from being disclosed to unrelated parties.

3. Contingency plan in case of the member bank's ICS system disruption

3.1 In case that the member bank can generate the ICS Package

3.1.1 Out-Clearing (Day T)

In the event that a member bank's ICMG is unable to transmit data and cheque images, the member banks must notify the ICAS Help Desk and may transmit data and cheque images through the member bank's backup ICMG. If the member bank is unable to transmit data and cheque images, the member bank is required to prepare NIC data and debit balance that has not yet been submitted to the ICS system with the ICS BCP program using data from the NOC package. Subsequently, the member bank shall proceed as follows:

- 1) Send credit balance and Out-clearing Summary Report to the BOT via the e-Exchange Service.
- 2) Send the NIC data and Summary Report of In-clearing Cheque by Bank to the paying bank via the e-Exchange Service.

The BOT will combine the same-day settlement balance of the member bank whose service being disrupted from the credit balance (1) with the outstanding balance in the ICS system. The BOT shall inform each relevant member banks of the settlement balance via the e-Exchange service and advise the paying banks to use the NIC data (2) for processing settlement approval.

3.1.2 Cheque Return (Day T+1)

In the event that a member bank's ICMG is unable to transmit data and cheque images, the member bank as a paying bank shall prepare return cheque data classified by banks in a CSV file format as specified by the BOT in the ICAS BCP and send it to the sending bank via the e-Exchange Service following the BCP Procedure MB-03: a member bank's ICS system disruption during the next-day settlement.

The member bank whose service being disrupted shall request for the debit adjustment with the relevant member banks in the special error correction round (only in a case of emergency) at 11.00 a.m. (The BOT may consider adding a 2 p.m. round if needed.)

3.2 In case that the member bank is unable to generate the ICS Package

The member bank shall proceed according to the BCP Procedure MB-02: a member bank's ICS system disruption during the same-day settlement by sending physical cheques to the paying bank for an in-house cheque clearing and proceed according to the BCP Procedure MB-03: a member bank's ICS system disruption during the next-day settlement.

3.2.1 Normal Cheque (Day T)

The member bank shall submit Normal-out clearing data in a CSV File format as specified by the BOT in the ICAS BCP, along with a summary of cheque data showing the total number and amount of cheques classified by banks to the paying bank via the e-Exchange Service; and shall send physical cheques to the paying bank for an in-house clearing.

3.2.2 Return Cheque (Day T+1)

The paying bank shall send Return-out clearing data in a CSV File format as specified by the BOT in the ICAS BCP classified by sending banks to the sending bank via the e-Exchange Service.

The member bank whose service being disrupted shall request for the debit adjustment for the Next-day Settlement for cheques that have not yet been adjusted the debit balance in Day T together with the return cheques from the relevant member banks in the special error correction round (only in a case of emergency) at 11.00 a.m. (The BOT may consider adding a 2 p.m. round if needed.)

For further inquiries, please contact: ICAS Team, Tel 0-2283-6150 or Email:
ICAS-HelpDesk@bot.or.th

Payment and Bond Department
Bank of Thailand

**Letter of Notification of ICAS Coordinators
in the case of the Coronavirus 2019 (COVID-19) Outbreak**

ICAS member bank:

Conditions: The names listed in this letter of notification is for coordinating with the BOT to obtain information of your institution during the COVID-19 outbreak on the following matters only.

- 1.. Net Clearing Position Report
2. Cheques Clearing Data in the ICAS

Full name	Sample of Signature	Condition	Telephone	Corporate e-mail only
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This authorization shall come into force from onwards.

Signature (Authorized signatory) Signature (Authorized signatory)
(.....) (.....)

For..... (Name of Financial Institution)

Remark: Signed by authorized signatories as appeared in the power of attorney form according to the Bank of Thailand Regulation on ICAS Services (Form 1.2)